

UNITED STATES BANKRUPTCY COURT

DISTRICT OF SOUTH CAROLINA

IN RE:

Michael Lee Walker
Michele Abbie Walker

CASE NO: 22-00227-dd

CHAPTER 13

DEBTOR(S)

NOTICE OF CONFIRMATION HEARING

The debtor(s) in the above captioned case filed a Chapter 13 plan on January 31, 2022. The plan is attached, or will be separately mailed to you by the debtor(s).

Your rights may be affected by the plan. You should read the plan carefully and discuss it with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

Any objection to confirmation of the chapter 13 plan must be filed with the Court at 1100 Laurel Street, Columbia, SC 29201-2423 and served on the chapter 13 trustee, the debtor(s), and any attorney for the debtor(s) at least seven days prior to the confirmation hearing. Objections to confirmation may be overruled if the objecting party fails to appear and prosecute the objection. If no objection is timely filed, the plan may be confirmed on recommendation of the trustee.

The confirmation hearing will be held on March 25, 2022 at 10:00 a.m., at the United States Bankruptcy Court, 1100 Laurel Street, Columbia, SC, 29201.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the plan and may enter an order confirming the plan.

Date:

11/31/22


Attorneys for Debtor
Robert R. Meredith Jr., DC ID #6152
rm@meredithlawfirm.com
Eric H. Nelson, DC ID #13482
enelson@meredithlawfirm.com
Meredith Law Firm, LLC
1901 Assembly Street Ste 360
Columbia, SC 29201
803-451-5000 (p)
803-451-5040 (f)

Fill in this information to identify your case:

Debtor 1 Michael Lee Walker

Debtor 2 Michele Abbie Walker
(Spouse, if filing)

United States Bankruptcy Court for the: District of South Carolina

Case number

Check if this is a modified plan, and list below the sections of the plan that have been changed
 Pre-confirmation modification
 Post-confirmation modification

District of South Carolina

Chapter 13 Plan

5/19

Part 1: Notice

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

Your rights are affected by this plan. Your claim may be reduced, modified, or eliminated.

To Creditor(s): You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, pursuant to Federal Rule of Bankruptcy Procedure 3002, you must file a timely proof of claim in order to be paid under any plan. Confirmation of this plan does not bar a party in interest from objecting to a claim.

The following matters may be of particular importance. *Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in partial payment or no payment to the secured creditor.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 8	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.4	Conduit Mortgage Payments: ongoing mortgage payments made by the trustee through plan, set out in Section 3.1(c) and in Part 8	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

Part 2: Plan Payments and Length of Plan

2.1 The debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the execution of the plan.

Unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan, the debtor will make regular payments to the trustee as follows:

\$1,725.00 per Month for 60 months

Insert additional lines if needed.

The debtor and trustee may stipulate to a higher payment in order to provide adequate funding of the plan without the necessity of a modification to the plan. The stipulation is effective upon filing with the Court.

Additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner:

Check all that apply.

Debtor(s) will make payments pursuant to a payroll deduction order.
 Debtor(s) will make payments directly to the trustee.
 Other (specify method of payment): _____

2.3 Income tax refunds.

Check one

The debtor will retain any income tax refunds received during the plan term.
 The debtor will treat income tax refunds as follows:

2.4 Additional payments.

Check one:

None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.
 The debtor will make additional payment(s) to the trustee specified below. Describe the source, estimated amount, and date of each payment.

Part 3: Treatment of Secured Claims

To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation and filed in compliance with Official Rules and Forms, must be filed with the Court. For purposes of plan distribution, a claim shall be treated as provided for in a confirmed plan. However, if a claim is treated as secured in a confirmed plan and the affected creditor elects to file an unsecured claim, such claim, unless timely amended, shall be treated as unsecured for purposes of plan distribution. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This provision also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise, but does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4). Any funds that would have otherwise been paid to a creditor, but pursuant to these provisions will not be paid, will be distributed according to the remaining terms of the plan. Any creditor affected by these provisions and who has filed a timely proof of claim may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may continue sending standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

3.1 Maintenance of payments and cure or waiver of default, if any.

Check One.

None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.2 Request for valuation of security and modification of undersecured claims. *Check one.*

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

The remainder of this section will be effective only if the applicable box in Part 1 is checked.

The debtor requests that the Court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor states that the value of the secured claim should be as set out in the column headed Estimated amount of secured claim. For secured claims of governmental units, unless otherwise ordered by the Court after motion or claims objection filed after the governmental unit files its proof of claim or after the time for filing one has expired, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5.1 of this plan. If the estimated amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5.1 of this plan. Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Unless 11 U.S.C. § 1325(a)(5)(A) or (C) applies, holders of secured claims shall retain liens to the extent provided by section 1325(a)(5)(B)(i). Unless there is a non-filing co-debtor who continues to owe an obligation secured by the lien, any secured creditor paid the allowed secured claim

provided for by this plan shall release its liens at the earliest of the time required by applicable state law, order of this Court, or thirty (30) days from the entry of the discharge.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Estimated amount of secured claim	Interest rate	Estimated monthly payment to creditor (disbursed by the Trustee)
Acceptance Now Finance	\$1,176.13	Furniture	\$0.00	\$0.00	\$300.00	0.00%	\$10.00 or more
QVC	\$1,000.00	Laptop	\$0.00	\$0.00	\$300.00	0.00%	\$10.00 or more
Affirm	\$922.17	Desktop Computer	\$0.00	\$0.00	\$300.00	0.00%	\$10.00 or more

3.3 Other secured claims excluded from 11 U.S.C. § 506 and not otherwise addressed herein.

Check One.

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

Check One.

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

The remainder of this section will be effective only if the applicable box in Part 1 is checked.

The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the Court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5.1 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien.

Choose the appropriate form for lien avoidance.

Name of creditor and description of property securing lien	Estimated amount of claim	Total of all senior/unavoidable liens	Applicable Exemption and Code Section	Value of debtor's interest in property	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided
Security Finance - Household Goods	\$1,000.00	\$0.00	\$300 SC Code §15-41-30(A)(3)	\$300.00	\$0.00	100%
Security Finance - Household Goods	\$1,000.00	\$0.00	\$300 SC Code §15-41-30(A)(3)	\$300.00	\$0.00	100%
Springleaf Financial - Household Goods	\$14,797.00	\$0.00	\$300 SC Code §15-41-30(A)(3)	\$300.00	\$0.00	100%

Use this form for avoidance of liens on co-owned property only.

Name of creditor and description of property securing lien	Total equity (value of debtor's property less senior/avoidable liens)	Debtor's equity (Total equity multiplied by debtor's proportional interest in property)	Applicable Exemption and Code Section	Non-exempt equity (Debtor's equity less exemption)	Estimated lien	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided
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3.5 Surrender of Collateral.

Check One.

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's Fees

a. The debtor and the debtor's attorney have agreed to an attorney's fee for the services identified in the Rule 2016(b) disclosure statement filed in this case. Fees entitled to be paid through the plan and any supplemental fees as approved by the Court shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse a dollar amount consistent with the

Upon confirmation of the plan, property of the estate will remain property of the estate, but possession of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the estate from any liability resulting from operation of a business by the debtor. Nothing in the plan is intended to waive or affect adversely any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.

other: The debtor is proposing a non-standard provision for vesting, which is set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a proposal for vesting is provided in Section 8.1.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

These plan provisions will be effective only if the applicable box in § 1.3 is checked.

Part 9: Signatures

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The debtor and the attorney for the debtor, if any, must sign below.



Signature of Debtor 1

Executed on: 01/31/2022



Signature of Debtor 2

Executed on: 01/31/2022



Signature of Attorney for Debtor(s)

Robert R. Meredith, Jr., D.C. ID#6152
rm@meredithlawfirm.com

Elizabeth R. Heilig, D.C. ID#10704
eheilig@meredithlawfirm.com

Eric H. Nelson DCID #13482
enelson@meredithlawfirm.com

Meredith Law Firm, LLC
1901 Assembly Street, Suite 360
Columbia, SC 29201
803-451-5000 (t)
803-451-5040 (f)



Executed on: 1/31/22

By filing this document, the debtor, if not represented by an attorney, or the debtor and the attorney for the debtor certify(ies) that this Chapter 13 plan contains no nonstandard provision other than those set out in Part 8.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:

Michael Lee Walker
Michele Abbie Walker

CASE NO: 22-00227-dd

CHAPTER 13

DEBTOR(S)

CERTIFICATE OF SERVICE

I hereby certify that a copy of the within Notice of Confirmation Hearing and Plan was duly served upon the creditors and all parties in interest as listed below by depositing said papers in the United States Mail at Columbia, South Carolina, on this date, postage prepaid, to the following addresses and electronically through CM/ECF pursuant to Operating Order 04-11, on this date.

VIA US MAIL

[see attached mailing matrix]

ELECTRONICALLY

Pamela Simmons-Beasley
Chapter 13 Trustee



Attorneys for Debtor
Robert R. Meredith Jr., DC ID #6152
rm@meredithlawfirm.com
Eric H. Nelson, DC ID #13482
enelson@meredithlawfirm.com
Meredith Law Firm, LLC
1901 Assembly Street Ste 360
Columbia, SC 29201
803-451-5000 (p)
803-451-5040 (f)

Date: 1/31/22

Label Matrix for local noticing

0420-3

Case 22-00227-dd

District of South Carolina

Columbia

Mon Jan 31 19:41:30 EST 2022

Aspen Financial

PO Box 802533

Dallas, TX 75380-2533

Acceptance Now Finance

609 12th Street

West Columbia, SC 29169-6336

Affirm

30 Isabella St 4th Floor

Lexington, SC 29072

(p)AUTOMONEY INC

ATTN ABIGAIL SCUDDER DUFFY

450 MEETING ST

CHARLESTON SC 29403-5522

Avio Financial

PO Box 780408

Wichita, KS 67278-0408

Axcssfn/Cnco

7755 Montgomery Rd Ste 4

Cincinnati, OH 45236-4291

BrightLending

PO Box 578

Hays, MT 59527-0578

Capital One Bank

PO Box 30285

Salt Lake City, UT 84130-0285

Cb/Vicscr

220 W Schrock Rd

Westerville, OH 43081-2873

Check Into Cash

PO Box 550

Cleveland, TN 37364-0550

Check N Go

7358 Two Notch Road Suite A

Columbia, SC 29223-7620

Clearline Loans

2520 St. Rose Parkway

Suite 111

Henderson, NV 89074-7784

Credit One Bank

PO Box 98873

Las Vegas, NV 89193-8873

Discover Bank

P.O. Box 176010

Raleigh, NC 27619-6010

Diversified Recovery Bureau

PO Box 28

West Seneca, NY 14224-0028

GM Financial

Attn: Bankruptcy Dept

PO Box 183853

Arlington, TX 76096-3853

Global Credit Collections

4839 North Elston Ave

Chicago, IL 60630-2534

Internal Revenue Service

Centralized Insolvency Operations

PO Box 7346

Philadelphia, PA 19101-7346

(p)JORA CREDIT

7701 LAS COLINAS RIDGE SUITE #650

IRVING TX 75063-8114

(p)JPMORGAN CHASE BANK N A

BANKRUPTCY MAIL INTAKE TEAM

700 KANSAS LANE FLOOR 01

MONROE LA 71203-4774

Lendmark

Po Box 2969

Covington, GA 30015-7969

Lexington County EMS

116 Prides Way Drive

Lexington, SC 29072-3737

(p)LEXINGTON MEDICAL CENTER

470 HULON LANE

WEST COLUMBIA SC 29169-4841

Robert R. Meredith Jr.

4000 Faber Place Drive

Suite 120

N. Charleston, SC 29405-8585

Navient

Attn: Bankruptcy

PO Box 9640

Wilkes Barre, PA 18773-9640

Nelnet

PO Box 82561

Lincoln, NE 68501-2561

North Star Finance

PO Box 498

Hays, MT 59527-0498

OneMain Financial

Attn: Bankruptcy

601 NW 2nd St #300

Evansville, IN 47708-1013

Palmetto Citizens Federal Credit Union

PO Box 5846

Columbia, SC 29250-5846

(p) PENTAGON FEDERAL CREDIT UNION
ATTN BANKRUPTCY DEPARTMENT
P O BOX 1432
ALEXANDRIA VA 22313-1432

QVC
Attn: Customer Service
1200 Wilson Drive at Studio Park
West Chester, PA 19380

Receivable Solutions Inc.
P.O. Box 1984
Southgate, MI 48195-0984

Rise
4150 International Plaza Suite 300
Fort Worth, TX 76109-4819

Rise Credit
PO Box 679900
Dallas, TX 75267-9904

Rmcfinc
205 J Columbia Av
Lexington, SC 29072-2662

Security Finance
Attn: Bankruptcy Dept
PO Box 1893
Spartanburg, SC 29304-1893

Pamela Simmons-Beasley
250 Berryhill Road
Suite 402
Columbia, SC 29210-6466

Simple Fast Loans
8601 Dunwoody Place
Suite 406
Atlanta, GA 30350-2550

(p) SOUTH CAROLINA DEPARTMENT OF REVENUE
OFFICE OF THE GENERAL COUNSEL - BANKRUPTCY SECTION
300A OUTLET POINTE BLVD
COLUMBIA SC 29210-5666

Springleaf Financial
PO Box 1010
Evansville, IN 47706-1010

Synchrony Bank/Belk
PO Box 530940
Atlanta, GA 30353-0940

TitleMax
909 N Lake Drive
Lexington, SC 29072-2157

US Trustee's Office
Strom Thurmond Federal Building
1835 Assembly Street
Suite 953
Columbia, SC 29201-2448

Value City Furniture
140 Columbian Drive
Columbia, SC 29212-2258

Michael Lee Walker
451 Sease Hill Rd
Lexington, SC 29073-8974

Michele Abbie Walker
451 Sease Hill Rd
Lexington, SC 29073-8974

Wells Fargo Financial
Po Box 29704
Phoenix, AZ 85038-9704

World Finance
PO Box 6429
Greenville, SC 29606-6429